Debor	Case	23-12723-pmm Doc 12	2 Filed 10/06/23	Entered 10/06/23 09:05:04	Desc Main		
Debitor 2	Fill in this	information to identify the case:		3			
United States Bankruptcy Court for the:EasternDistrict of _Pennsylvania	Debtor 1	Janet Wilamowski					
United States Bankruptoy Court for the:Eastern							
Official Form 410S1 Notice of Mortgage Payment Change If the debtor's pinal provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1. Name of creditor; PNC Bank, N.A. Court claim no. (if known): N/A Last 4 digits of any number you use to 3812 Date of payment change: Must be at least 21 days after date 11/1/2023 of this notice of the secretary of							
Official Form 410S1 Notice of Mortgage Payment Change If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Senicrupty Rule 3002.1. Name of creditor: PNC Bank, N.A. Court claim no. (if known): NIA Last 4 digits of any number you use to 3812 Date of payment change: Must be at least 21 days after date 11/1/2023 of this notice New total payment: \$ 304.55 Principal, interest, and escrow, if any Part 1: Escrow Account Payment Adjustment 1. Will there be a change in the debtor's escrow account payment? No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Current escrow payment: \$ New escrow payment: \$ Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account? No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Current interest rate: % New interest rate: % New principal and interest payment: \$ Part 3: Other Payment Change Will there be a change in the debtor's mortgage payment for a reason not listed above? No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change:		00.40700	istrict of Pennsylvania				
Notice of Mortgage Payment Change If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankrupkcy Rule 3002.1. Name of creditor: PNC Bank, N.A. Court claim no. (if known): N/A Last 4 digits of any number you use to get of this notice of this notice of this notice of this notice of this notice. New total payment: New total payment: Principal, interest, and escrow, if any statement of the basis for the change. If a statement is not attached, explain why: Current escrow payment: Show escrow payment: Where states a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Current escrow payment Adjustment Whortgage Payment to the interest rate on the debtor's variable-rate account? New statch a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Current interest rate: New interest rate: New interest rate: New principal and interest payment: SCUPPAYMENT ACCOUNT ACCOUNT ACCOUNT ACCOUNT ACCOUNT ACCOUNT ACCOUNT ACCOUNT ACCOUNT ACCO	Case numbe	23-12/23 pmm					
If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1. Name of creditor; PNC Bank, N.A. Court claim no. (if known): N/A Last 4 digits of any number you use to 3812 identify the debtor's account: Date of payment change: Must be at least 21 days after date 11/1/2023 of this notice New total payment: \$	Official	Form 410S1					
debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruplcy Rule 3002.1. Name of creditor: PNC Bank, N.A. Court claim no. (if known): N/A Last 4 digits of any number you use to identify the debtor's account: Date of payment change: Must be at least 21 days after date of 11/1/2023 of this notice of this notice. New total payment: New total payment: New total payment: Secrow Account Payment Adjustment 1. Will there be a change in the debtor's escrow account payment? No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Current escrow payment: Secrow Adjustment 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account? No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: Current interest rate: New interest rate: New principal and interest payment: Secrow account with applicable nonbankruptcy law. If a notice is not attached, explain why: Current principal and interest payment: Secrow account with applicable nonbankruptcy law. If a notice is not attached, explain why: Current principal and interest payment: Secrow account with applicable nonbankruptcy law. If a notice is not attached, explain why: Current principal and interest payment: Secrow account payment for a reason not listed above? No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Daily Simple Interest Accrual for Billing Period	Notic	e of Mortgage l	Payment Ch	nange	12/15		
Last 4 digits of any number you use to identify the debtor's account: Date of payment change: Must be at least 21 days after date 11/1/2023	debtor's pri	ncipal residence, you must use this	form to give notice of an	y changes in the installment payment am	ount. File this form		
Must be at least 21 days after date of this notice New total payment:	Name of	creditor: PNC Bank, N.A.		Court claim no. (if known): N/A	_		
Must be at least 21 days after date of this notice New total payment:	Last 4 die	gits of any number you use to	3812	Date of payment change:			
Part 1: Escrow Account Payment Adjustment 1. Will there be a change in the debtor's escrow account payment? No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:				Must be at least 21 days after date	11/1/2023		
Part 1: Escrow Account Payment Adjustment 1. Will there be a change in the debtor's escrow account payment? No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:				New total newments	004.55		
1. Will there be a change in the debtor's escrow account payment? Ves. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: Current escrow payment: \$ New escrow payment: \$ Part 2: Mortgage Payment Adjustment					\$304.55		
✓ No	Part 1:	Escrow Account Payment Adju	ıstment				
✓ No	1. Will th	ere be a change in the debtor's	escrow account paym	ent?			
the basis for the change. If a statement is not attached, explain why: Current escrow payment: \$.					
Current escrow payment: \$ New escrow payment: \$ Part 2: Mortgage Payment Adjustment 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account? No	☐ Yes	☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe					
Part 2: Mortgage Payment Adjustment 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account? No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:							
2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account? No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:		Current escrow payment: \$		New escrow payment: \$			
variable-rate account? ✓ No ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:	Part 2:	Mortgage Payment Adjustmen	t				
No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:	2. Will th	e debtor's principal and interes	t payment change bas	ed on an adjustment to the interest ra	ate on the debtor's		
□ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:		le-rate account?					
Current interest rate:		s. Attach a copy of the rate change not	tice prepared in a form cons	sistent with applicable nonbankruptcy law. If a	a notice is not		
Current principal and interest payment: \$ New principal and interest payment: \$ New principal and interest payment: \$ No No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: Daily Simple Interest Accrual for Billing Period		attached, explain why:					
Part 3: Other Payment Change 3. Will there be a change in the debtor's mortgage payment for a reason not listed above? ☐ No ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: Daily Simple Interest Accrual for Billing Period		Current interest rate:	%	New interest rate:	%		
3. Will there be a change in the debtor's mortgage payment for a reason not listed above? ☐ No ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: ☐ Daily Simple Interest Accrual for Billing Period		Current principal and interest pay	ment: \$	_ New principal and interest payment: \$	S		
3. Will there be a change in the debtor's mortgage payment for a reason not listed above? ☐ No ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: ☐ Daily Simple Interest Accrual for Billing Period	Part 3:	Other Payment Change					
 No ✓ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.) Reason for change: Daily Simple Interest Accrual for Billing Period			mortgage nayment for	r a reason not listed above?			
(Court approval may be required before the payment change can take effect.) Reason for change:							
Reason for change: Daily Simple Interest Accrual for Billing Period	_						
	Court approval may be required before the payment change can take effect.) Daily Simple Interest Accrual for Billing Period Reason for change:						
Current mortgage payment, \$\$\pi_{\pi_{\pi_{\pi_{\pi_{\pi_{\pi_{\pi_{		Current mortgage payment: \$		New mortgage payment: \$ 304.55			

Case 23-12723-pmm Doc 12 Filed 10/06/23 Entered 10/06/23 09:05:04 Desc Main Document Page 2 of 3

Debtor 1	Janet Wilamowski				Case number (if known) 23-12723		
	First Name	Middle Name	Last Name		Case Humber (if Nilowii)		
Part 4: S	ign Here						
The persor telephone i		g this Notice m	ust sign it. Sign and	d print your nan	ne and your title, if any, and state your address and		
Check the a	opropriate bo	ox.					
⊈ lam	the creditor						
□lam	the creditor	's authorized ag	jent.				
		•					
I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.							
★ /s/ Mal	rika Dienes				_ Date _10/6/2023		
Print:	Marika Di	enes			_{Title} Bankruptcy Loan Analyst		
	First Name	Mi	ddle Name Last N	lame			
Company	PNC Ba	ank, N.A.					
Address	PO Box	94982 Street					
	Clevela		ОН	44101			
	City		State	ZIP Code			
Contact phone	855-245	5-3814			Email <u>bankruptcy.administration.inte</u> rnal@pnc.com		

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Philadelphia)

IN RE: Janet Wilamowski	Case No. 23-12723
	Judge Patricia M. Mayer
	Chapter 13

CERTIFICATE OF SERVICE OF Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on 10/6/2023, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: ALLEN B. DUBROFF

Trustee: KENNETH E. WEST
Office of the United States Trustee

Further, I certify that, on 10/6/2023, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

Janet Wilamowski 549 Susan Drive King of Prussia, PA 19406

> By: <u>/s/ Marika Dienes</u> Marika Dienes PNC Bank, N.A. PO Box 94982 Cleveland OH 44101 855-245-3814